

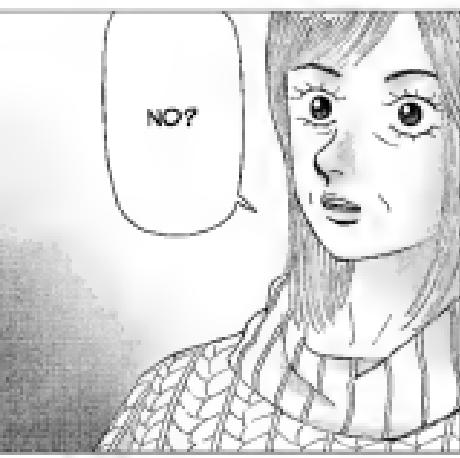


RESTRUCTURE THE FAMILY BUDGET IF YOU WANT TO SAVE MONEY.



IN OTHER WORDS, CUT CORNERS ON EVERYTHING AND CONSERVE?

RE-
STRU-
CTURE...



NO?

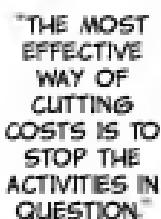
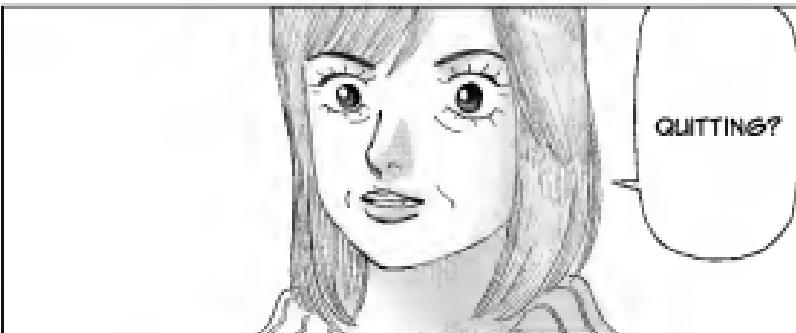


NO.

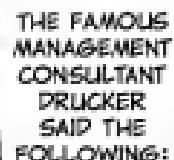


IT'S
ABOUT
QUITTING.

RESTRU-
TURING IS
NOT ABOUT
CUTTING
CORNERS.



"THE MOST
EFFECTIVE
WAY OF
CUTTING
COSTS IS TO
STOP THE
ACTIVITIES IN
QUESTION."



THE FAMOUS
MANAGEMENT
CONSULTANT
DRUCKER
SAID THE
FOLLOWING:



MANIO



IF YOU'RE STUDYING MANAGEMENT, DRUCKER IS A MUST.



YOU'VE DONE YOUR HOMEWORK, KUBOTA-SAN.

I THINK I'VE HEARD THAT NAME BEFORE.



IT GIVES THE IMPRESSION OF HAVING SOMETHING TO DO WITH "CUTTING CORNERS," BUT ITS ACTUAL MEANING IS COMPLETELY DIFFERENT.

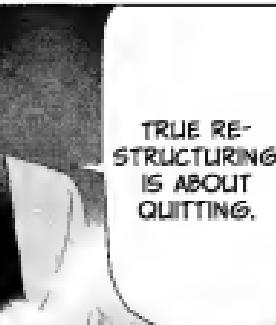


WHENEVER YOU HEAR OF "RESTRUCTURING" IN A JAPANESE NEWSPAPER, YOU'LL SEE AN ARTICLE ABOUT "LAYING OFF 1,000 EMPLOYEES" AND SO ON.

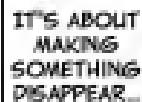


IT'S TO MAKE SOMETHING THAT EXISTS DISAPPEAR.

MANIC



TRUE RE-STRUCTURING IS ABOUT QUITTING.



IT'S ABOUT
MAKING
SOMETHING
DISAPPEAR...

RESTRU-
CTURING IS
ABOUT
QUITTING...

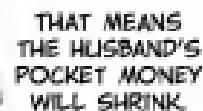


YOU'RE
RIGHT...
BECAUSE
A BUDGET
ENTAILS
NOTHING
BUT
NECESSITIES.

BUT...
IT'S REALLY
DIFFICULT
TO MAKE
SOMETHING IN
YOUR BUDGET
DISAPPEAR,
DON'T YOU
THINK?



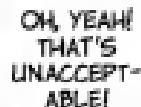
NOT SHRINK,
DISAPPEAR.



THAT MEANS
THE HUSBAND'S
POCKET MONEY
WILL SHRINK.



I CAN'T
THINK OF
ANYTHING
WE CAN
QUIT IN
OUR HOME.



OH, YEAH!
THAT'S UNACCEP-
TABLE!







IT IS TIME
TO INVEST IN
FINANCING A
MAJOR
BUSINESS
VENTURE.

NOW, AS THE
TIME HAS
COME FOR THE
SAITO FAMILY
TO INVEST FOR
THE FUTURE
OF THE SON'S
STUDYING
ABROAD...



WHEN YOU
PUT IT
THAT WAY,
IT FIRES
ME UP!



THIS IS
WHEN THE
CHIEF FINANCIAL
OFFICER MUST
SHOW HER
TALENT; SHE
MUST MAKE IT
HAPPEN, AND
MAKE OTHERS
VIEW HER
HIGHLY.



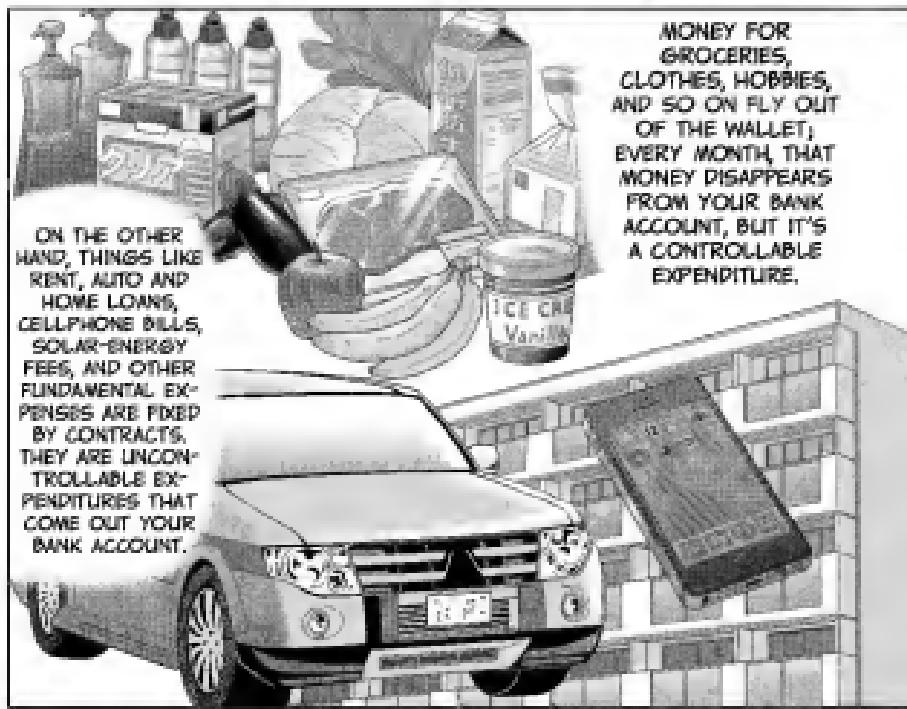
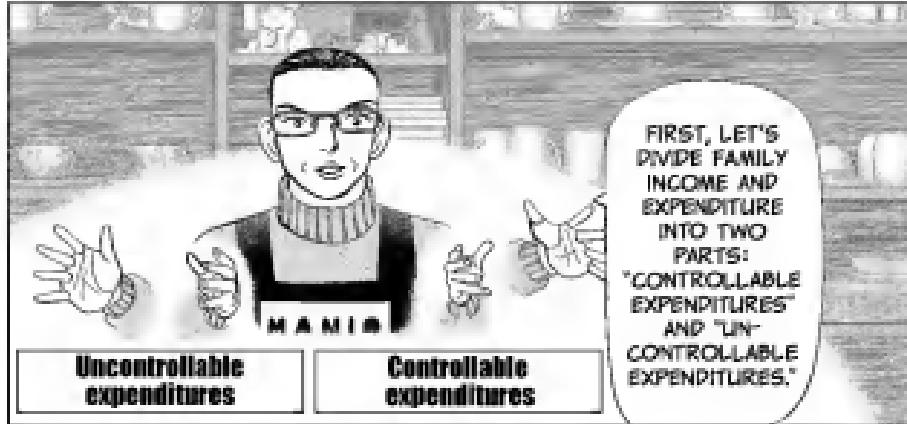
NOW, HOW
DO YOU RE-
STRUCTURE
THE FAMILY
BUDGET,
PRACTICALLY
SPEAKING?

SO YOU
NOW
HAVE
NEW
PER-
SPEC-
TIVE.



ATTITUDE IS IM-
PORTANT
IN ALL
THINGS.

SAITO-
SAN, YOU
SOUND
SO OP-
TIMISTIC.
I LIKE IT.





RE-
STRUCTURING
IS NOT ABOUT
CUTTING
CORNERS.
IT'S ABOUT
QUITTING,
RIGHT?



I GET IT.
SO I MUST
RE-EVALUATE
CONTROLLABLE
EXPENDITURES
AND FIND
THINGS I
COULD QUIT.



IF YOU PINCHED
PENNIES EVERY TIME
YOU WENT SHOPPING
FOR GROCERIES OR
GAVE POCKET MONEY
TO YOUR KIDS,
STRESS WOULD BUILD
UP. EVENTUALLY,
THAT WOULD RUIN
THE FAMILY'S SENSE
OF WELLBEING.

SO IF
YOU CUT
CORNERS ON
GROCERIES,
POCKET
MONEY, AND
SO ON,
YOU ARE
DEFINITELY
BOUND TO
FAIL.



THAT'S
WHERE YOU
BOLDLY CUT
COSTS!

UNCON-
TROLLABLE
EXPENDI-
TURES
ARE WHAT
MUST BE
RESTRUC-
TURED!



YOU MUST
CONVINCE
YOUR HUSBAND
TO SELL IT
FOR THE SAKE
OF HIS SON.

PEOPLE
CARPOOL IN THE
CITY, AND CARS
SHOULD ONLY
BE USED IF
NECESSARY.

NEXT, YOUR
SMARTPHONE... IF
YOU'RE USING
THE DEVICE FOR
NOTHING OTHER
THAN TO ALLEVI-
ATE BOREDOM,
YOU SHOULD LET
IT GO AND SEE
HOW THAT FEELS.
YOU CAN LIVE
WITHOUT A
CELLPHONE.

IT'S TRUE, HE
PAYS 20,000
YEN IN PARKING
FEES EVERY
MONTH. IT'D
HELP IF THAT
EXPENSE
VANISHED.

I THINK
I'LL
SELL
MY CAR.

I HARDLY
USE MY
CAR, TOO.
I DO
ALL MY
SHOPPING
ONLINE.

WHAT?
INSURANCE,
TOO?

FURTHER-
MORE,
LIFE AND
MEDICAL
INSUR-
ANCE!



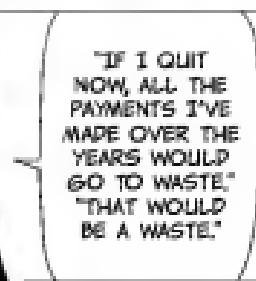
THAT'S THE REASON WHY YOU CAN'T SAVE MONEY: BECAUSE YOU'VE BEEN "PAYING ALL THIS TIME."



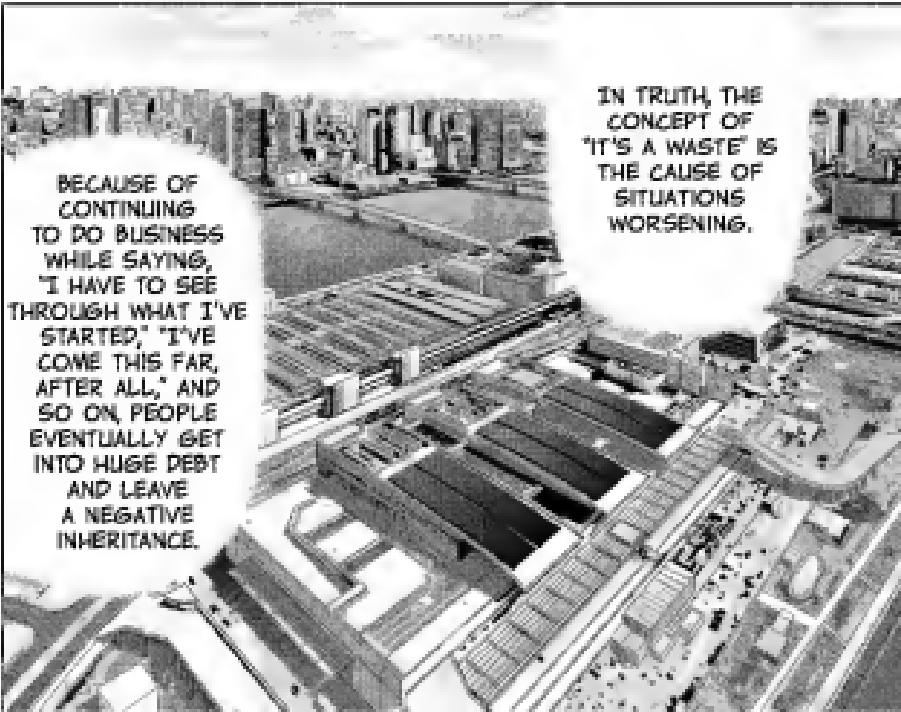
WE'VE BEEN PAYING FOR INSURANCE ALL THIS TIME, YOU KNOW? WE CAN'T JUST PROP IT. WHAT IF WE GOT SICK?



THINKING ALONG THOSE LINES KEEPS PEOPLE DRAGGING ON. THIS, IN TURN, HAS A NEGATIVE IMPACT ON THE FAMILY BUDGET.



"IF I QUIT NOW, ALL THE PAYMENTS I'VE MADE OVER THE YEARS WOULD GO TO WASTE." "THAT WOULD BE A WASTE."





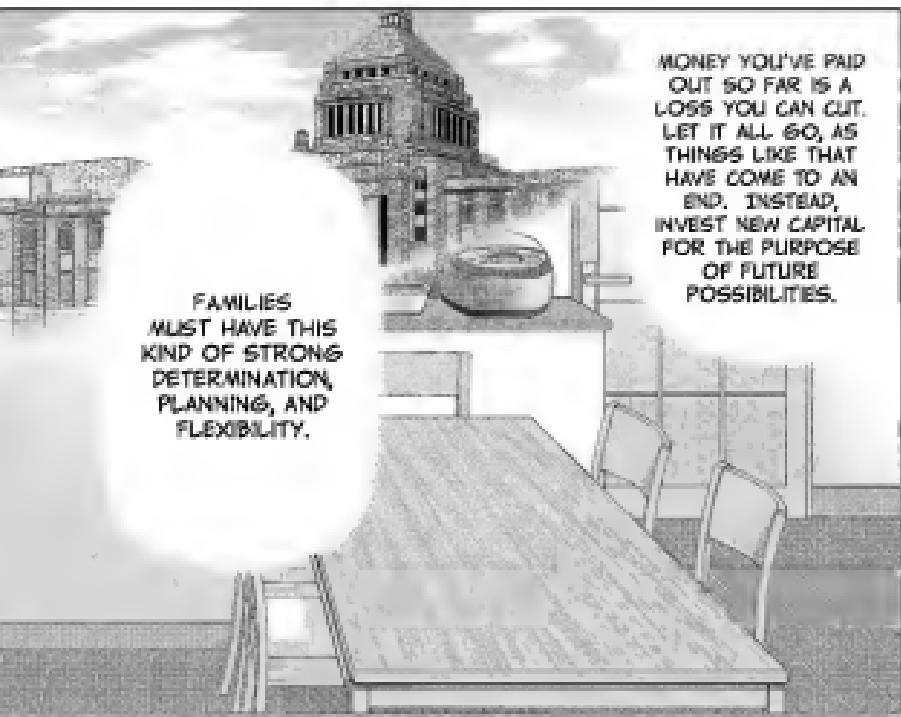
CUTTING LOSSES?



WHAT'S NECESSARY NOW IS CUTTING LOSSES.



IN THE WORLD OF INVESTING, WHEN YOU REALIZE YOU'RE LOSING MONEY, YOU ADMIREE IT AND MOVE ON TO THE NEXT THING; THAT'S WHAT'S CALLED CUTTING LOSSES.



MONEY YOU'VE PAID OUT SO FAR IS A LOSS YOU CAN CUT. LET IT ALL GO, AS THINGS LIKE THAT HAVE COME TO AN END. INSTEAD, INVEST NEW CAPITAL FOR THE PURPOSE OF FUTURE POSSIBILITIES.

FAMILIES MUST HAVE THIS KIND OF STRONG DETERMINATION, PLANNING, AND FLEXIBILITY.



I NEED TO PRIORITIZE FUNDING MY SON'S OVERSEAS EDUCATION AND NOT WORRY ABOUT IF WE GOT SICK.

CUTTING LOSSES. I SEE.



THEY HAVE LOWER A OVERHEAD BECAUSE THEY DON'T HAVE TO PAY EMPLOYEES, SO I THINK YOU'LL SAVE A LOT OF MONEY.



ANOTHER OPTION IS GET INSURANCE ONLINE AND CUT OUT THE MIDDLEMAN INSURANCE AGENCY.



CREDIT CARD ANNUAL MEMBERSHIPS AND SO ON, TOO...

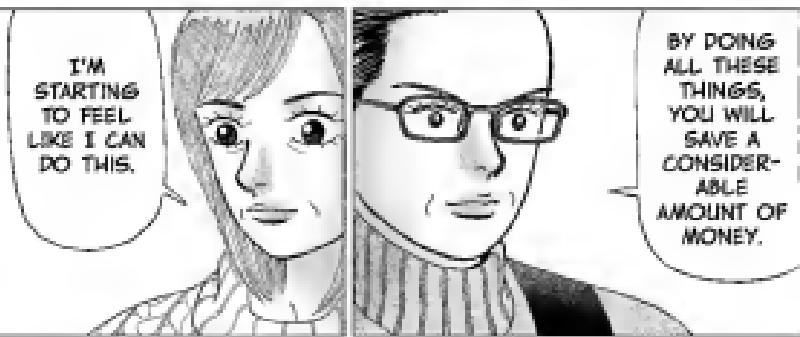


I'VE GOT OTHER THINGS TOO, LIKE NEWSPAPER DELIVERY, GYM MEMBERSHIP, BANKING FEES, AND OTHER SUCH EXPENSES. MAYBE I'LL SAVE QUITE A BIT IF I QUIT ALL THOSE.



AND NOT THE GROCERY MONEY, WHICH IS NEVER FIXED.

SO IN CONCLUSION, THAT WHICH MUST BE CUT IS THE FIXED EXPENDITURES...







I KNOW
HOW
YOU FEEL.
YOU FEEL
YOU'RE
BEING
SELFISH.



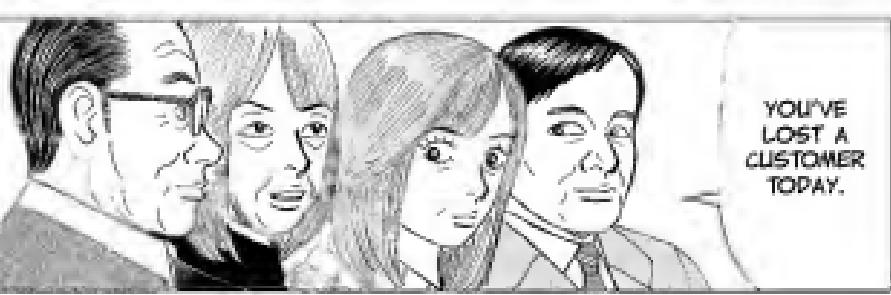
BUT STILL,
I FEEL I'M
BEING EX-
TRAVAGANT.



KUBOTA-
SAN, MAYBE
I CAN'T
COME HERE
ANYMORE.



IT'S TAKING
MONEY
AWAY FROM
OUR FAMILY
BUDGET.



YOU'VE
LOST A
CUSTOMER
TODAY.



AS LONG AS
SAITO-SAN'S
SON GOES
OVERSEAS
TO COLLEGE
SOMEDAY.

THAT'S
OKAY.





